

U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS

Name:

KIMBERLY E. BRASS

AKA:

KIMBERLY BRASS

Address:

1278 GARDEN ST.

PALO ALTO, CA 94303

SSN:

6906

Total debt due United States as of 01/26/98: \$3,945.01

I certify that U.S. Department of Education records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$2,580.79 from 01/26/98 at the annual rate of 8%. Interest accrues on the principal amount of this debt at the rate of \$.57 per day.

The claim arose in connection with a Government insured or guaranteed loan made by a private lender and assigned to the United States.

On 06/02/86 the debtor executed promissory note(s) to secure loan(s) from EDUCATIONAL FUNDING SERVICES, INC., NEWPORT BEACH, CA under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et.seq (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note(s) and on 07/01/88 the debtor defaulted on the obligation.

Pursuant to 34 C.F.R. 682.202 and/or terms of the promissory note(s) the holder(s) capitalized interest accrued to the original lender in the amount of \$116.06 thereby increasing the principal balance due to \$2,580.79.

After application of the last voluntary payment of \$0.00 which was received on N/A the debtor now owes the following:

Principal: \$2,580.79
Interest: \$1,364.22
Administrative/Collection Costs: \$0.00
Penalties: \$0.00

CERTIFICATION: Pursuant to 28 U.S.C. S 1746(2), I certify under penalty of perjury that the

foregoing is true and correct.

Loan Analyst

Litigation Branch